

Information to identify the case:

Debtor 1	<u>Joshua Luke Frobe</u>	Social Security number or ITIN	xxx-xx-3164
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-22551-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joshua Luke Frobe

1/15/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joshua Luke Frobe
Debtor

Case No. 19-22551-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 15, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2025:

Recip ID	Recipient Name and Address
db	+ Joshua Luke Frobe, 2430 Trotter Dr., Allison Park, PA 15101-2936
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
15089985	+ Bryanna Patrick, 2430 Trotter Dr., Allison Park, PA 15101-2936
15367084	Carrington Mortgage Services, LLC, BK Dept // 1600 South Douglass Road, Anaheim, CA 92806

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 16 2025 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 16 2025 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 16 2025 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 16 2025 00:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: BKBCNMAIL@carringtonms.com	Jan 16 2025 00:07:00	U.S. Bank Trust National Association, as Trustee o, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806
15464075	Email/Text: BKBCNMAIL@carringtonms.com	Jan 16 2025 00:07:00	FIRSTKEY MASTER FUNDING 2021-, A COLLATERAL TRUST, 1600 S. Douglass Road, Anaheim, CA 92806
15085314	EDI: CAPITALONE.COM	Jan 16 2025 04:54:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15077404	+ EDI: CAPITALONE.COM	Jan 16 2025 04:54:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15115248	+ Email/Text: kborkley@bernsteinlaw.com	Jan 16 2025 00:08:00	Duquesne Light Company, c/o Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15089986	+ EDI: IRS.COM	Jan 16 2025 04:54:00	IRS Special Procedures Branch, 1000 Liberty Avenue, Suite 727, Pittsburgh, PA 15222-4107
15089664	Email/PDF: resurgentbknotifications@resurgent.com	Jan 16 2025 00:21:20	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15077405	Email/PDF: resurgentbknotifications@resurgent.com		

District/off: 0315-2

User: auto

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Date Rcvd: Jan 15, 2025

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		Jan 16 2025 00:05:05	Lvnv Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602
15077406	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 16 2025 00:08:00	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15115273	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 16 2025 00:08:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
15083662	+ EDI: NFCU.COM	Jan 16 2025 04:54:00	NAVY FEDERAL CREDIT UNION, PO BOX 3000, MERRIFIELD,VA 22119-3000
15077407	+ EDI: NFCU.COM	Jan 16 2025 04:54:00	Navy Federal Cr Union, 820 Follin Ln Se, Vienna, VA 22180-4907
15077408	+ Email/Text: bankruptcy@sw-credit.com	Jan 16 2025 00:08:00	Southwest Credit Syste, 4120 International Parkway, Carrollton, TX 75007-1958
15077409	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 16 2025 00:07:00	Toyota Motor Credit, 111 W 22nd St, Oakbrook, IL 60521
15098698	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 16 2025 00:07:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15109174	Email/PDF: bncnotices@becket-lee.com	Jan 16 2025 00:22:46	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
15110570	EDI: AIS.COM	Jan 16 2025 04:54:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15106042	+ EDI: WFFC2	Jan 16 2025 04:54:00	Wells Fargo Bank, N.A., Default Document Processing, MAC#N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
15077410	+ EDI: WFFC2	Jan 16 2025 04:54:00	Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Firstkey Master Funding 2021- A Collateral Trust
cr		Towd Point Master Funding Trust 2021-PM1
cr		Toyota Motor Credit Corporation
cr		U.S. Bank Trust National Association Et al.
cr		Wells Fargo Bank, N.A.
cr	*P++	CARRINGTON MORTGAGE SERVICE LLC, 1600 S DOUGLAS RD SUITE 110, ANAHEIM CA 92806-5951, address filed with court:, FIRSTKEY MASTER FUNDING 2021-, A COLLATERAL TRUST, 1600 S. Douglass Rd., Anaheim, CA 92806
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 5 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2025

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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Date Rcvd: Jan 15, 2025

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Total Noticed: 25

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com
Glenn R. Bartifay	on behalf of Debtor Joshua Luke Frobe gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Jerome B. Blank	on behalf of Creditor Wells Fargo Bank N.A. jblank@pincuslaw.com, brausch@pincuslaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor U.S. Bank Trust National Association Et al. wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Ryan Starks	on behalf of Creditor U.S. Bank Trust National Association as Trustee of TPMFT 2021-PM1 Ryan.Starks@brockandscott.com, wbecf@brockandscott.com
Ryan Starks	on behalf of Creditor FIRSTKEY MASTER FUNDING 2021- A COLLATERAL TRUST Ryan.Starks@brockandscott.com, wbecf@brockandscott.com
Thomas Song	on behalf of Creditor Wells Fargo Bank N.A. pawb@fedphe.com
TOTAL: 11	